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# EXTRA CENSUS BULLETIN.

No. 72.

WASHINGTON, D. C.

July 10, 1894.

## STATISTICS OF FARMS, HOMES, AND MORTGAGES.

### OWNERSHIP AND DEBT IN OHIO.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., June 28, 1894.

SIR :

The leading results of the investigation of farm and home proprietorship and indebtedness in Ohio are contained in this bulletin. In regard to farms, the conclusion is that 27.25 per cent of the farm families hire and 72.75 per cent own the farms cultivated by them; that 28.90 per cent of the farm owning families own subject to incumbrance and 71.10 per cent own free of incumbrance. Among 100 farm families 27 hire their farms, 21 own with incumbrance, and 52 without incumbrance. On the owned farms there are liens amounting to \$70,744,771, which is 34.29 per cent of their value, and this debt bears interest at the average rate of 6.68 per cent, making the average annual interest charge \$88 to each family. Each owned and incumbered farm, on the average, is worth \$3,829, and is subject to a debt of \$1,313.

The corresponding facts for homes are that 54.64 per cent of the home families hire and 45.36 per cent own their homes; that, of the home owning families, 71.02 per cent own free of incumbrance and 28.98 per cent with incumbrance. In 100 home families, on the average, 55 hire their homes, 13 own with incumbrance, and 32 without incumbrance. The debt on owned homes aggregates \$61,145,301, or 37.16 per cent of their value, and bears interest at the average rate of 6.63 per cent, so that the annual amount of interest to each home averages \$58. An average debt of \$879 incumbers each home, which has the average value of \$2,366.

There are 27 cities in the class of those having a population of 8,000 to 100,000, and in these cities 55.95 per cent of the home families hire and 44.05 per cent own their homes; and of the home owning families 36.26 per cent own with incumbrance and 63.74 per cent own free of incumbrance. In 100 home families, on the average, are found 56 that hire their homes, 16 that own with incumbrance, and 28 that own without incumbrance. The liens on the owned homes are 37.32 per cent of the value of those subject to lien. The average rate of interest is 6.85 per cent; average value of each owned and incumbered home, \$2,595; average lien on the same, \$968, and average yearly interest charge on each home, \$66.

Cincinnati and Cleveland are the only cities in the state having a population of more than 100,000. In Cincinnati 80.82 per cent of the home families hire and 19.18 per cent own their homes; 28.98 per cent of the home owning families have incumbrance on their homes and 71.02 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 81 hire, 5 own with incumbrance, and 14 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$1,897; value, \$4,415; interest charge for one year, \$115; rate of interest, 6.05 per cent. Homes are incumbered for 42.97 per cent of their value. In Cleveland 60.90 per cent of the home families hire and 39.10 per cent own their homes; 36.73 per cent of the home owning families have incumbrance on their homes and 63.27 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 61 hire, 14 own with incumbrance, and 25 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$1,122; value, \$3,075; interest charge for one year, \$70; rate of interest, 6.23 per cent. Homes are incumbered for 36.48 per cent of their value.

For the state, real estate purchase and improvements, when not associated with other objects, caused 78.28 per cent of the farm debtor families to incur 77.86 per cent of the farm debt and 82.21 per cent of the home debtor families to incur 80.05 per cent of the home debt.

Very respectfully,

CARROLL D. WRIGHT,

*Commissioner of Labor in charge.*

The SECRETARY OF THE INTERIOR.

## FARMS, HOMES, AND MORTGAGES.

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES.

CIVIL DIVISIONS.	Aggre- gate.	FAMILIES OWNING.			Families hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incum- bered.		Owning.	Hiring.	Free.	Incum- bered.	Free.	Incum- bered.
The State.....	785,291	426,366	302,943	123,423	358,925	54.29	45.71	71.05	28.95	38.58	15.71
For farms.....	256,264	186,423	132,540	53,883	69,841	72.75	27.25	71.10	28.90	51.72	21.03
For homes.....	529,027	239,943	170,403	69,540	289,084	45.36	54.64	71.02	28.98	32.21	13.15
Cincinnati, Hamilton county.....	63,423	12,162	8,638	3,524	51,261	19.18	80.82	71.02	28.98	13.62	5.56
Cleveland, Cuyahoga county.....	52,947	20,703	13,099	7,604	32,244	39.10	60.90	63.27	36.73	24.74	14.36
Twenty-seven cities (for homes).....	126,635	55,788	35,557	20,231	70,847	44.05	55.95	63.74	36.26	28.08	15.97
Akron, Summit county.....	6,037	3,390	2,117	1,273	2,617	56.15	43.85	62.45	37.55	35.07	21.08
Ashtabula, Ashtabula county.....	1,794	834	535	299	960	46.49	53.51	64.15	35.85	29.82	16.67
Bellaire, Belmont county.....	2,027	681	335	346	1,346	33.60	66.40	49.19	50.81	16.53	17.07
Canton, Stark county.....	5,404	2,657	1,537	1,120	2,747	49.17	50.83	57.85	42.15	28.44	20.73
Chillicothe, Ross county.....	2,551	1,162	950	212	1,389	45.55	54.45	81.76	18.24	37.24	8.31
Columbus, Franklin county.....	17,982	5,880	3,617	2,263	12,102	32.70	67.30	61.51	38.49	20.11	12.59
Dayton, Montgomery county.....	13,114	5,440	2,964	2,476	7,674	41.48	58.52	54.49	45.51	22.60	18.88
Delaware, Delaware county.....	1,762	989	671	318	773	56.13	43.87	67.85	32.15	38.08	18.05
East Liverpool, Columbiana county.....	2,268	975	461	514	1,293	42.99	57.01	47.28	52.72	20.33	22.66
Findlay, Hancock county.....	3,693	1,528	1,017	511	2,165	41.38	58.62	66.56	33.44	27.54	13.84
Hamilton, Butler county.....	3,680	1,694	1,134	560	1,986	46.03	53.97	66.94	33.06	30.81	15.22
Ironton, Lawrence county.....	2,222	921	666	255	1,301	41.45	58.55	72.31	27.69	29.97	11.48
Lima, Allen county.....	3,343	1,450	839	611	1,893	43.37	56.63	57.86	42.14	25.10	18.27
Mansfield, Richland county.....	3,058	1,615	1,047	568	1,443	52.81	47.19	64.83	35.17	34.24	18.57
Marion, Marion county.....	1,808	971	547	424	837	53.71	46.29	56.33	43.67	30.26	23.45
Marietta, Washington county.....	1,765	890	767	123	875	50.42	49.58	86.18	13.82	43.45	6.97
Massillon, Stark county.....	2,118	1,143	779	364	975	53.97	46.03	68.15	31.85	36.78	17.19
Newark, Licking county.....	3,165	1,474	802	672	1,691	46.57	53.43	54.41	45.59	25.34	21.23
Piqua, Miami county.....	2,054	1,021	739	282	1,033	49.71	50.29	72.38	27.62	35.98	13.73
Portsmouth, Scioto county.....	2,584	1,060	823	237	1,524	41.02	58.98	77.64	22.36	31.85	9.17
Sandusky, Erie county.....	3,862	2,064	1,511	553	1,798	53.44	46.56	73.21	26.79	39.12	14.32
Springfield, Clark county.....	7,047	2,484	1,585	899	4,563	35.25	64.75	63.81	36.19	22.49	12.76
Stevensville, Jefferson county.....	2,845	1,077	826	251	1,768	37.86	62.14	76.69	23.31	29.04	8.82
Tiffin, Seneca county.....	2,289	1,193	783	410	1,096	52.12	47.88	65.63	34.37	34.21	17.91
Toledo, Lucas county.....	16,977	7,810	4,844	2,966	9,167	46.00	54.00	62.02	37.98	28.53	17.47
Youngstown, Mahoning county.....	6,521	3,058	2,202	856	3,463	46.89	53.11	72.01	27.99	33.77	13.12
Zanesville, Muskingum county.....	4,665	2,327	1,459	868	2,338	49.88	50.12	62.70	37.30	31.27	18.61
Rest of state (for homes).....	286,022	151,290	113,109	38,181	134,732	52.89	47.11	74.76	25.24	39.54	13.35



TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State.....	123,423	\$370,854,548	\$131,890,072	35.56	Hamilton, Butler county.....	560	\$1,536,885	\$507,001	32.99
For farms.....	53,883	206,318,867	70,744,771	34.29	Ironton, Lawrence county.....	255	542,344	202,523	37.34
For homes.....	69,540	164,535,681	61,145,301	37.16	Lima, Allen county.....	611	1,593,282	486,310	30.52
Cincinnati, Hamilton county.....	3,524	15,558,125	6,685,161	42.97	Mansfield, Richland county...	568	1,561,215	545,079	34.91
Cleveland, Cuyahoga county..	7,604	23,380,833	8,528,583	36.48	Marion, Marion county.....	424	785,486	261,323	33.27
Twenty-seven cities (for homes).	20,231	52,490,080	19,589,579	37.32	Marietta, Washington county.	123	334,747	98,999	29.57
Akron, Summit county.....	1,273	2,859,153	1,054,653	36.89	Massillon, Stark county.....	364	626,070	236,219	37.73
Ashtabula, Ashtabula county.	299	710,906	278,425	39.16	Newark, Licking county.....	672	1,591,009	549,125	34.51
Bellaire, Belmont county.....	346	741,029	291,892	39.39	Piqua, Miami county.....	282	650,668	228,994	35.19
Canton, Stark county.....	1,120	3,340,603	1,088,976	32.60	Portsmouth, Scioto county.....	237	468,181	172,898	36.93
Chillicothe, Ross county.....	212	494,136	177,196	35.86	Sandusky, Erie county.....	553	1,011,097	419,196	41.46
Columbus, Franklin county...	2,263	9,142,901	3,486,167	38.13	Springfield, Clark county.....	899	2,482,457	909,564	36.64
Dayton, Montgomery county...	2,476	6,969,597	2,897,185	41.57	Steubenville, Jefferson county.	251	658,466	243,331	36.95
Delaware, Delaware county...	318	709,658	263,964	37.20	Tiffin, Seneca county.....	410	879,208	316,789	36.03
East Liverpool, Columbiana county.	514	1,406,143	537,973	38.26	Toledo, Lucas county.....	2,966	6,281,723	2,459,406	39.15
Findlay, Hancock county.....	511	1,409,556	442,663	31.40	Youngstown, Mahoning county.	856	1,967,508	755,285	38.39
					Zanesville, Muskingum county.	868	1,736,052	678,443	39.08
					Rest of state (for homes).....	38,181	73,106,643	26,341,978	36.03

TABLE 3.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED.

CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest rate on each farm or home.	Average annual rate of interest.	CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest rate on each farm or home.	Average annual rate of interest.
The State.....	\$3,005	\$1,069	\$8,779,143	\$71	6.66	Hamilton, Butler county.....	\$2,744	\$905	\$36,199	\$65	7.14
For farms.....	3,829	1,313	4,728,126	88	6.68	Ironton, Lawrence county.....	2,127	794	13,453	53	6.64
For homes.....	2,366	879	4,051,017	58	6.63	Lima, Allen county.....	2,608	796	33,912	56	6.97
Cincinnati, Hamilton county.....	4,415	1,897	404,137	115	6.03	Mansfield, Richland county...	2,749	960	38,290	67	7.02
Cleveland, Cuyahoga county.....	3,075	1,122	531,696	70	6.23	Marion, Marion county.....	1,853	616	19,784	47	7.57
Twenty-seven cities (for homes).	2,595	968	1,341,251	66	6.85	Marietta, Washington county.	2,722	805	6,568	53	6.63
Akron, Summit county.....	2,246	828	75,133	59	7.12	Massillon, Stark county.....	1,720	649	14,881	41	6.30
Ashtabula, Ashtabula county.....	2,373	931	18,812	63	6.76	Newark, Licking county.....	2,368	817	35,530	53	6.47
Bellaire, Belmont county.....	2,142	844	20,123	58	6.89	Piqua, Miami county.....	2,307	812	16,453	58	7.18
Canton, Stark county.....	2,983	972	75,105	67	6.90	Portsmouth, Scioto county.....	1,975	730	11,699	49	6.77
Chillicothe, Ross county.....	2,331	836	11,824	56	6.67	Sandusky, Erie county.....	1,828	758	29,059	53	6.93
Columbus, Franklin county.....	4,040	1,541	232,710	103	6.68	Springfield, Clark county.....	2,761	1,012	65,566	73	7.21
Dayton, Montgomery county.....	2,815	1,170	209,948	82	7.04	Steubenville, Jefferson county	2,623	969	15,281	61	6.28
Delaware, Delaware county.....	2,232	830	17,870	56	6.77	Tiffin, Seneca county.....	2,144	773	21,942	54	6.93
East Liverpool, Columbiana county.	2,736	1,047	37,348	73	6.94	Toledo, Lucas county.....	2,118	829	163,477	55	6.65
Findlay, Hancock county.....	2,758	866	32,276	63	7.29	Youngstown, Mahoning county.	2,298	882	50,047	58	6.63
						Zanesville, Muskingum county.	2,000	782	43,961	51	6.48
						Rest of state (for homes).....	1,915	690	1,773,933	46	6.73

## FARMS, HOMES, AND MORTGAGES.

TABLE 4.—PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES AND AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN CINCINNATI.		FOR HOMES IN CLEVELAND.	
	For farms.		For homes.		For num- ber of families.	For amount.	For num- ber of families.	For amount.	For num- ber of families.	For amount.
	For num- ber of families.	For amount.	For num- ber of families.	For amount.						
Under 6 per cent .....	2.73	3.29	2.66	3.77	1.98	1.95	7.38	8.11	8.80	7.14
6 per cent .....	40.71	40.56	45.95	48.48	38.51	36.78	80.59	81.38	62.09	60.17
7 per cent .....	19.51	22.71	17.48	19.45	21.05	25.86	5.14	4.42	25.81	21.27
8 per cent .....	29.25	19.53	26.52	17.68	29.09	22.55	2.67	1.62	3.59	2.52
6 to 8 per cent, inclusive .....	96.37	96.26	94.78	94.58	95.24	96.11	91.66	91.30	95.83	92.60
Over 6 per cent .....	56.56	56.15	51.39	47.75	59.51	61.27	12.03	10.51	34.11	32.69
Over 8 per cent .....	0.90	0.45	2.56	1.65	2.78	1.94	0.96	0.59	0.37	0.26
Over 10 per cent .....	0.13	0.05	0.45	0.26	0.56	0.37	0.34	0.28	0.04	0.02
Over 12 per cent .....	0.04	0.02	0.12	0.08	0.16	0.12	0.17	0.14	0.01	.....











